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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/714,925	11/18/2003	Nelson Schneider	HES-0005	3034

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EXAMINER
HAMMOND III, THOMAS M

ART UNIT	PAPER NUMBER
3691	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)
Office Action Summary	10/714,925	SCHNEIDER, NELSON
	Examiner	Art Unit	
	Thomas M. Hammond III	3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _18 November 2003_.

2a)☐ This action is **FINAL.**   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-40_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-40_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☒ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _12/03/2003_.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5)☐ Notice of Informal Patent Application

6)☐ Other: _____ .

DETAILED ACTION

Status of Claims

1.   This action is in reply to the application filed on 11/18/2003.

2.   Claims 1-40 are currently pending and have been examined.

Information Disclosure Statement

3.   The Information Disclosure Statement filed 12/03/2003 has been considered. An initialed copy of

the Form 1449 is enclosed herewith.

Claim Rejections - 35 USC § 112

4.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter, which the applicant regards as his invention.

5.   Claims 15, 33, and 39 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

6.   As per claim 15, the applicant recites the limitation, "...the HES entity will manage all real estate related transactions...". It is unclear what the metes and bounds of this limitation are. For the purposes of examination, the examiner will interpret this limitation as a simple contract, wherein the entity will manage all of the facets of the contract.

7.   As per claim 33, the applicant recites the limitation, "...the HES entity will manage all transactions for the real estate property owners...". It is unclear what the metes and bounds of this limitation are. For the purposes of examination, the examiner will interpret this limitation as a simple contract, wherein the entity will manage all of the facets of the contract.

8.   As per claim 39, the applicant recites the limitation, "...wherein the transaction is performed in a manner which does not require a deed transfer." This negative limitation renders the scope of the claim indeterminate, as it is unclear what the transaction does require.

Claim Rejections - 35 USC § 102

9.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for

the rejections under this section made in this Office action:

10.   A person shall be entitled to a patent unless –

*(b) the invention was patented or described in a printed publication in this or a foreign country or
in public use or on sale in this country, more than one year prior to the date of application for
patent in the United States.*

11.   Claims 1-2, 4, 7-11, 13-15, 17, 21-23, 25-29, and 33-37 are rejected under 35 U.S.C. 102(b) as

being anticipated by Oppenheimer, *US Patent No. 5,644,726.*

As per claim 1

   Oppenheimer teaches:

-   Locating an investor (see at least column 2, lines 59-67; column 3, lines 1-32)

-   Locating an owner of at least a minimum amount of equity in real property (see at least column 2,

    lines 59-67; column 3, lines 1-32)

-   Facilitating a transaction between the owner and investor using a facilitator, said transaction

    including: (a) transfer of a partial present interest in the property in exchange for consideration

    from the investor and (b) payment of a commission by at least one of the investor and the owner

    to the facilitator (see at least column 2, lines 59-67; column 3, lines 1-32; columns 11-12, Table 1

    and associated text)

As per claim 2

Oppenheimer teaches the method of claim 1, as described above.

Oppenheimer further teaches:

- Periodically computing valuation of the real property; and reporting the valuation as a service to the investor (see at least column 7, lines 19-38)

As per claim 4

Oppenheimer teaches:

- Acquiring a partial present interest in residential property from a homeowner (see at least column 5, lines 1-26)

- Waiving rights to control and sale of the property (see at least column 5, lines 1-26)

- Collecting proceeds from a sale of the property proportional to the partial present interest (see at least column 3, lines 6-18)

As per claim 4

Oppenheimer teaches:

- Applying for a real estate property equity sale and providing information relating to the real estate property transaction (see at least column 7, lines 1-10)

- Enabling a contact and data interface between a real estate owner owning a property interest and a home equity sales (HES) entity and for entering data relating to a real estate property transaction (see at least column 7, lines 1-37)

- Storing any information arising from or related to the real estate property transaction (see at least column 7, lines 19-22)

- Checking for related property documentation that provides an input into the application process and to ensure that all pertinent property documentation is provided (see at least column 8, lines 48-67; column 9, lines 1-67; column 10, lines 1-24)

- Processing all pertinent transaction information relating to the transaction (see at least column 8, lines 48-67; column 9, lines 1-67; column 10, lines 1-24)

- Transferring funds between all the parties participating in the real estate property transaction and satisfying all monetary obligations associated with and incurred during the transaction (see at least column 7, lines 19-38)

- Filing documents that are related to the real estate transaction and making all the documents of record in the transaction (see at least column 7, lines 19-38)

As per claims 8-11

Oppenheimer teaches the method of claim 7, as described above.

Oppenheimer further teaches:

- Wherein the sale of the partial equity interest in the real estate property and the partial equity interest is a concurrent estate in land 6-18-38)

- Wherein in the applying step direct and indirect participation is permitted in the real estate transaction by the parties (see at least column 4, lines 29-65)

- Wherein the information includes ownership information, appraised value of the property, a specific amount of partial equity interest intended to be sold and a listing of all parties involved in the transaction (see at least columns 11-16, Table 1 and associated text)

- Wherein the checking step includes checking for completeness or incompleteness of the application and determines if the transaction should proceed or not proceed (see at least column 10, lines 22-24)

As per claims 13-15

Oppenheimer teaches the method of claim 7, as described above.

Oppenheimer further teaches:

- Wherein the processing step provides a disposition of a submitted application (see at least column 7, lines 60-63)

- Wherein the homeowner remains responsible for property associated expenses including property taxes, mortgage payments, insurance and general operating expenses associated with the property (see at least column 2, lines 64-66)

- Wherein the HES entity will manage all real estate related transactions for the real estate property owner (see at least columns 11-16, Table 1 and associated text)

As per claim 17

Oppenheimer teaches the method of claim 7, as described above.

Oppenheimer further teaches:

- Wherein the processing step includes structuring the real estate transaction in a manner to avoid the payment of interest and the payment of principal upon sale of the partial equity interest (see at least column 4, lines 53-67; column 5, lines 1-11)

As per claims 21-23

Oppenheimer teaches the method of claim 7, as described above.

Oppenheimer further teaches:

- Wherein the processing step includes processing a standard home equity loan or line of credit based upon the existing equity in the real estate property (see at least column 3, lines 6-18)

- Wherein the processing step is performed to ensure that the HES entity has final approval authority on any aspect of the real estate transaction affecting the HES entity's interests, including the sale of the real estate property (see at least column 6, lines 40-56)

- Wherein the processing step ensures that a payback of the partial equity ownership share is due upon final sale of the real estate property (see at least column 5, lines 12-26)

As per claim 25

Oppenheimer teaches the method of claim 7, as described above.

Oppenheimer further teaches:

- Tracking the partial equity ownership share sale as a percentage of the total value of the real estate property sold (see at least columns 11-16, Table 1 and associated text)

As per claim 26

Oppenheimer teaches the method of claim 25, as described above.

Oppenheimer further teaches:

- Wherein the processing step is performed to ensure that upon sale of the property, the HES entity receives a percentage of the appraised value of the real estate property (see at least columns 11-16, Table 1 and associated text)

As per claim 27

Oppenheimer teaches the method of claim 7, as described above.

Oppenheimer further teaches:

- Tracking the partial equity ownership share sale as a dollar value (see at least columns 11-16, Table 1 and associated text)

As per claim 28

Oppenheimer teaches the method of claim 27, as described above.

Oppenheimer further teaches:

- Wherein upon sale of the property, the HES entity receives an adjusted dollar value representing a value of the partial equity ownership share (see at least columns 11-16, Table 1 and associated text)

As per claim 29

Oppenheimer teaches the method of claim 28, as described above.

Oppenheimer further teaches:

- Wherein an approval step is performed which yields a qualified approval that results in at least one subsequent iteration, where information including any missing, incomplete, or inadequate documentation is provided for further evaluation and application processing (see at least column 8, lines 57-63)

As per claims 33-34

Oppenheimer teaches the method of claim 7, as described above.

Oppenheimer further teaches:

- Wherein the HES entity will manage all transactions for the real estate property owners and in exchange, the HES entity will receive a plurality of fees from participating real estate property owners and generated funds to produce its operating revenues (see at least columns 11-16, Table 1 and associated text)

- Creating and maintaining a real estate property database, and the database includes owner information, property addresses, appraised values, changes in the appraised values over time, total equity interest in the property and equity interest that has been sold (see at least columns 11-16, Table 1 and associated text; column 7, lines 19-38)

As per claim 35

Oppenheimer teaches:

- Applying for a home equity sale and inputting information relating to the real estate property transaction into the database (see at least column 7, lines 1-10)

- Creating a database including contact and data interface information between a real estate owner owning a property interest and a home equity sales (HES) entity and entering data relating to a real estate property transaction (see at least column 7, lines 19-38)

- Storing any information arising from the real estate property transaction in a storage medium (see at least column 7, lines 19-38)

- Checking for related property information and documentation that has been input into the database (see at least column 8, lines 57-63)

- Processing all pertinent transaction information relating to the transaction in a programmable processor and ascertaining a plurality of transaction parameters and determining, if the real estate transaction is worth performing (see at least column 7, lines 1-59)

- Transferring funds between all interested parties participating in the real estate property transaction and satisfying all monetary obligations associated with and incurred during the transaction (see at least column 7, lines 19-38)

- Filing documents that are related to the real estate transaction and making all the documents of record related to the transaction of record in the database (see at least column 7, lines 19-38)

As per claims 36-37

Oppenheimer teaches the method of claim 35, as described above.

Oppenheimer further teaches:

- Wherein inputs are provided into the application process and wherein the checking function also checks for completeness or incompleteness of the application and determines if the transaction should proceed or not proceed (see at least column 7, lines 1-10; column 8, lines 57-63)

- Wherein the functions performed are performed by one centralized programmable processor (see at least columns 11-16, Table 1 and associated text)

Claim Rejections - 35 USC § 103

12.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness

rejections set forth in this Office action:

> *(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.*

13.   Claims 3, 16, 24, and 30 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Oppenheimer.

As per claim 3

Oppenheimer teaches the method of claim 2, as described above.

Oppenheimer does not teach:

-     Displaying the valuation on a password-protected website

However, the examiner takes OFFICIAL NOTICE that password-protected websites are old and well known in the computer arts. It would have been obvious to one of ordinary skill in the art at the time of the invention, to modify the computer system of Oppenheimer, to include this well know feature. One would have been motivated to combine these references in order to provide secure access to the system while being able to communicate with the parties involved remotely. This feature is commonly done through numerous businesses that conduct financial transactions online, such as banks, retailers, and service providers.

As per claim 16

Oppenheimer teaches the method of claim 7, as described above.

Oppenheimer further teaches:

- Wherein the HES entity will receive a commission and other fees if applicable (see at least columns 11-16, Table 1 and associated text)

Oppenheimer does not teach:

- Wherein the HES entity will receive a plurality of fees including a placement commission, an annual fee, and a performance fee as compensation for the HES entity services provided

However, the examiner takes OFFICIAL NOTICE that charging various fees for services are old and well known in the service industry. It would have been obvious to one of ordinary skill in the art at the time of the invention, to modify the system of Oppenheimer, to include this well know feature. One would have been motivated to combine these references in order to provide a way of making money for the service provider in accordance with standard business practice and market conditions (see at least Oppenheimer column 8, lines 3-22).

As per claim 24

Oppenheimer teaches the method of claim 7, as described above.

Oppenheimer further teaches:

- Accommodating transferred funds (see at least column 7, lines 19-38)

Oppenheimer does not teach:

- Accommodating transferred funds including cash, cash equivalents, warrants, options, financial derivatives and debt instruments

However, the examiner takes OFFICIAL NOTICE that cash, cash equivalents, warrants, options, financial derivatives, and debt instruments are old and well known methods of transferring funds. It would have been obvious to one of ordinary skill in the art at the time of the invention, to modify the

system of Oppenheimer, to include this well know feature. One would have been motivated to combine these references in order to provide a way of making money for the service provider in accordance with standard business practice and market conditions (see at least Oppenheimer column 8, lines 3-22).

As per claim 30

Oppenheimer teaches the method of claim 7, as described above.

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Oppenheimer further teaches:

- Wherein the parties involved in the transaction are various long-term investors including pension funds (see at least column 3, lines 32-54)

Oppenheimer does not teach:

- Wherein the parties involved in the transaction are existing financial institutions including title companies, mortgage companies, real estate agents and brokers, institutional investors, private investors, mutual fund companies, commercial developers, residential developers, and title companies

However, the examiner takes OFFICIAL NOTICE that title companies, mortgage companies, real estate agents and brokers, institutional investors, private investors, mutual fund companies, commercial developers, residential developers, and title companies are old and well known parties involved in transactions. It would have been obvious to one of ordinary skill in the art at the time of the invention, to modify the system of Oppenheimer, to include this well know feature. One would have been motivated to combine these references in order to provide a way of making money for the service provider in accordance with standard business practice and market conditions (see at least Oppenheimer column 8, lines 3-22).

14.   Claims 5-6, 12, 18-20, 31-32 and 38-40 are rejected under 35 U.S.C. 103(a) as being

unpatentable over *Oppenheimer*, in view of, *Graff, US Patent No. 6,192,347 B1*.

As per claim 5

Oppenheimer teaches the method of claim 4, as described above.

Oppenheimer does not teach:

- Wherein the waived rights include a right to receive federal tax benefits

Graff teaches:

- Wherein the waived rights include a right to receive federal tax benefits (see at least column 12,

   lines 6-42)

However, it would have been obvious to one of ordinary skill in the art at the time of the invention, to

add to the system of Oppenheimer, the teachings of Graff. One would have been motivated to

combine these references in order to avoid tax problems associated with typical mortgage financing

(see at least Graff column 9, lines 1-5).

As per claim 6

Oppenheimer teaches:

- Acquiring a partial present interest in residential property from a homeowner (see at least column

   5, lines 1-26)

Oppenheimer does not teach:

- Combining the partial present interest with at least one partial present interest in another

   residential property to form a bundled property fund

- Transferring the bundled fund to an investor for value

Graff teaches:

- Combining the partial present interest with at least one partial present interest in another

   residential property to form a bundled property fund (see at least column 7, lines 53-67)

- Transferring the bundled fund to an investor for value (see at least column 7, lines 53-67)

However, it would have been obvious to one of ordinary skill in the art at the time of the invention, to add to the system of Oppenheimer, the teachings of Graff. One would have been motivated to combine these references in order to avoid tax problems associated with typical mortgage financing (see at least Graff column 9, lines 1-5).

As per claim 12

Oppenheimer teaches the method of claim 7, as described above.

Oppenheimer further teaches:

- Wherein the sale of the partial equity ownership in a home allows the homeowner to continue to live in the home (see at least column 2, lines 64-66)

Oppenheimer does not teach:

- Wherein the sale of the partial equity ownership in a home allows the homeowner to receive a federal tax deferral on that sale, and sell the rest of the home later under a lumped-sum transaction rule

Graff teaches:

- Wherein the sale of the partial equity ownership in a home allows the homeowner to receive a federal tax deferral on that sale, and sell the rest of the home later under a lumped-sum transaction rule (see at least column 35, lines 9-23)

However, it would have been obvious to one of ordinary skill in the art at the time of the invention, to add to the system of Oppenheimer, the teachings of Graff. One would have been motivated to combine these references in order to avoid tax problems associated with typical mortgage financing (see at least Graff column 9, lines 1-5).

As per claim 18

Oppenheimer teaches the method of claim 17, as described above.

Oppenheimer does not teach:

- Executing the sale of the partial equity interest in the real estate property, the sale is considered a non-taxable event

Graff teaches:

- Executing the sale of the partial equity interest in the real estate property, the sale is considered a non-taxable event (see at least column 3, lines 60-67)

However, it would have been obvious to one of ordinary skill in the art at the time of the invention, to add to the system of Oppenheimer, the teachings of Graff. One would have been motivated to combine these references in order to avoid tax problems associated with typical mortgage financing (see at least Graff column 9, lines 1-5).

As per claim 19

Oppenheimer, in view of Graff, teaches the method of claim 18, as described above.

Oppenheimer does not teach:

- Wherein when the sale of the partial equity interest in the real estate property is executed, processing is performed to minimize taxable consequences

Graff teaches:

- Wherein when the sale of the partial equity interest in the real estate property is executed, processing is performed to minimize taxable consequences (see at least column 7, lines 23-67; column 8, lines 1-54)

However, it would have been obvious to one of ordinary skill in the art at the time of the invention, to add to the system of Oppenheimer, the teachings of Graff. One would have been motivated to

combine these references in order to avoid tax problems associated with typical mortgage financing

(see at least Graff column 9, lines 1-5).

As per claim 20

Oppenheimer teaches the method of claim 7, as described above.

Oppenheimer does not teach:

- Checking for information including any title, liens or appraisals that exist on the real estate

  property and factors this information into the processing means

Graff teaches:

- Checking for information including liens that exist on the real estate property and factors this

  information into the processing means (see at least column 7, lines 23-67; column 8, lines 1-54)

However, the examiner takes OFFICIAL NOTICE that the title and any appraisals are additional

factors that would be considered in a real estate transaction. It would have been obvious to one of

ordinary skill in the art at the time of the invention, to add to the system of Oppenheimer, the

teachings of Graff and features well known in the art of real estate. One would have been motivated

to combine these references in order to properly value the separate property rights (see at least Graff

column 2, lines 51-55).

As per claim 31

Oppenheimer teaches the method of claim 30, as described above.

Oppenheimer further teaches:

- Continuously monitoring changes including property status that affect the real estate transaction

  and any interests of the parties involved

Oppenheimer does not teach:

- Continuously monitoring changes including legal and tax issues that affect the real estate

  transaction and any interests of the parties involved

Graff teaches:

- Continuously monitoring changes including legal and tax issues that affect the real estate transaction and any interests of the parties involved (see at least column 36, lines 10-39; column 38, lines 38-58)

However, it would have been obvious to one of ordinary skill in the art at the time of the invention, to add to the system of Oppenheimer, the teachings of Graff. One would have been motivated to combine these references in order to avoid tax problems associated with typical mortgage financing (see at least Graff column 9, lines 1-5).

As per claim 32

Oppenheimer, in view of Graff, teaches the method of claim 31, as described above.

Oppenheimer does not teach:

- Evaluating local state law and structuring the transaction in a manner to avoid any due on sale clause that is triggered by the real estate transaction

Graff teaches:

- Evaluating local state law and structuring the transaction in a manner to avoid any due on sale clause that is triggered by the real estate transaction (see at least column 95, lines 25-35; column 4, lines 27-31)

However, it would have been obvious to one of ordinary skill in the art at the time of the invention, to add to the system of Oppenheimer, the teachings of Graff. One would have been motivated to combine these references in order to avoid tax problems associated with typical mortgage financing (see at least Graff column 9, lines 1-5).

As per claim 38

Oppenheimer teaches the method of claim 36, as described above.

Oppenheimer does not teach:

- Wherein any one of the functions or combinations of functions performed are performed by a decentralized plurality of programmable processors

Graff teaches:

- Wherein any one of the functions or combinations of functions performed are performed by a decentralized plurality of programmable processors (see at least column 15, lines 21-57)

However, it would have been obvious to one of ordinary skill in the art at the time of the invention, to add to the system of Oppenheimer, the teachings of Graff. One would have been motivated to combine these references in order to be able to communicate with systems in more than one location (see at least Graff column 15, lines 53-57).

As per claims 39-40

Oppenheimer teaches the method of claim 1, as described above.

Oppenheimer does not teach:

- Wherein the transaction is performed in a manner which does not require a deed transfer
- Wherein the transaction is performed in a manner which does not trigger a due-on-sale clause of a mortgage on the property

Graff teaches:

- Wherein the transaction is performed in a manner which does not require a deed transfer (see at least column 3, lines 60-67; column 4, lines 1-26)
- Wherein the transaction is performed in a manner which does not trigger a due-on-sale clause of a mortgage on the property (see at least column 3, lines 60-67; column 4, lines 1-26)

However, it would have been obvious to one of ordinary skill in the art at the time of the invention, to add to the system of Oppenheimer, the teachings of Graff. One would have been motivated to combine these references in order to avoid tax problems associated with typical mortgage financing (see at least Graff column 9, lines 1-5).
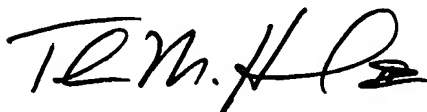
Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thomas M. Hammond III whose telephone number is 571-270-1829. The examiner can normally be reached on Monday - Thursday, 7AM - 5PM EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Thomas M Hammond III

Patent Examiner

Art Unit 3691

09-12-2007